

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHAEL W. PARKER  
SHERRI E. PARKER  
Debtor(s)

Case No. 16-21674GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/03/2016.
- 2) The plan was confirmed on 09/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/24/2017, 11/12/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/03/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,100.33.
- 10) Amount of unsecured claims discharged without payment: \$44,084.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$134,760.46  
Less amount refunded to debtor \$1,483.81

**NET RECEIPTS: \$133,276.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,900.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,635.77  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,535.77**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	6,264.98	6,264.98	6,264.98	1,436.25	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	952.76	952.76	952.76	218.42	0.00
CAPITAL ONE NA**	Unsecured	1,965.73	1,965.73	1,965.73	450.64	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	18,931.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	209.96	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	112,399.67	112,422.57	0.00	72,780.49	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	16,165.73	16,165.73	16,165.73	0.00
ESCALLATE LLC++	Unsecured	1,172.50	NA	NA	0.00	0.00
ESCALLATE LLC++	Unsecured	832.50	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOU	Unsecured	190.00	NA	NA	0.00	0.00
JEFFERSON HOSPITAL++	Unsecured	1,151.70	NA	NA	0.00	0.00
JEFFERSON HOSPITAL++	Unsecured	1,839.10	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,411.68	1,448.68	1,448.68	332.11	0.00
ONE MAIN FINANCIAL(*)	Unsecured	5,573.72	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	739.93	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	1,715.75	1,511.86	1,511.86	346.59	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	2,388.33	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,659.86	1,807.07	1,807.07	414.27	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	23,016.03	23,312.01	23,312.01	23,312.01	3,169.83
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,651.11	2,712.56	2,712.56	621.85	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	326.36	455.22	455.22	104.36	0.00
STATE COLLECTION SERVICE INC	Unsecured	134.47	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU INC	Unsecured	115.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$72,780.49	\$0.00
Mortgage Arrearage	\$16,165.73	\$16,165.73	\$0.00
Debt Secured by Vehicle	\$23,312.01	\$23,312.01	\$3,169.83
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,477.74</b>	<b>\$112,258.23</b>	<b>\$3,169.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$2,388.33	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$2,388.33</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,118.86</b>	<b>\$3,924.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$11,535.77</u>
Disbursements to Creditors	<u>\$121,740.88</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$133,276.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.